

For customers | International investments

# Regular withdrawal form

You should use this form for regular withdrawals only. Regular withdrawals can only be taken across all policies.

Please complete this form in BLOCK CAPITALS and in ballpoint pen.

## 1. Policyholder's(s') details

Policy number

Phone number

Policyholder's(s) name(s)


Email address

We will only use your phone number or email address to contact you about your bond.

## 2. Withdrawal details

It's important that you understand the taxation rules governing withdrawals. Please speak to your financial adviser about the current situation.

Withdrawals are reported separately and tight time limits may apply where gains are being reported to the French authorities. If you're resident in France, or intending to take up residency in the near future, you may want regular withdrawals to be paid on days 1-15 of the month. Please speak to your financial adviser for more information on this.

If your assets are on a platform or managed through an external custodian there may be a restriction on the date payments can be made. Where that is the case and you select a different date our confirmation letter to you will outline the payment date for your withdrawals. Please refer to your platform provider to check if there are any restrictions.

Please select one withdrawal type

% a year of the original investment

or

fixed amount for each regular withdrawal

The minimum is £500, no matter how often you make withdrawals. (For the Flexible Investment Plan, the minimum is £100).

All withdrawals are paid in the denomination currency of the bond and any foreign exchange required will be completed at the beneficiary bank.

Please choose date of first withdrawal (dd/mm/yyyy)

Date must be between 1-28 of the month

If your selected withdrawal date has passed, we'll start the withdrawal on the next available date. If you'd prefer it to start on that specific day in the following month, please specify by ticking this box

Please allow up to six working days from the date specified for funds to reach your account.

Please choose how often you'd like to take withdrawals

Please tick one box only

Monthly  Quarterly  Half-yearly  Yearly

### 3. Bank details

Bank/Building society name

Address

Postcode

Sort code

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Account number

Account name

Roll number (building society only)

Where your account is held with an international bank or if the bond denomination is in US dollars or euros, please fill in the following boxes:

IBAN

Swift code

For further credit to:

Account name

Account number

Full anti money laundering checks are required for all bank account holders. If a bank account holder hasn't been identified by AEGON yet, we'll need full anti-money laundering documentation on the account holder as detailed below.

#### Anti-money laundering requirements

##### Third party payees

If payment is being made to an individual(s), we require to see one copy document **certified** and **dated** from section A and one from section B. Please tick the box to indicate which documents you've enclosed.

##### Section A – evidence of identity

(photographic evidence – currently valid)

	First individual	Second individual
Full signed passport	<input type="checkbox"/>	<input type="checkbox"/>
Full current photographic driving licence	<input type="checkbox"/>	<input type="checkbox"/>
Armed forces ID card	<input type="checkbox"/>	<input type="checkbox"/>
Young person's ID card	<input type="checkbox"/>	<input type="checkbox"/>

##### Section B – evidence of address

	First individual	Second individual
Recent utility bill*	<input type="checkbox"/>	<input type="checkbox"/>
Recent mortgage statement*	<input type="checkbox"/>	<input type="checkbox"/>
Recent bank/building society statement*	<input type="checkbox"/>	<input type="checkbox"/>
Full current driving licence	<input type="checkbox"/>	<input type="checkbox"/>

\*Dated within the preceding six months.

**Please note that a driving licence can only be used for either A or B. It can't be accepted for both.**

If payment is being made to a company, or you're not sure what documentation to provide, please contact our Client Relations team on lo-call 0845 6000 173 for details of our requirements.

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## 4. Declaration

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In this declaration, 'I/We' means the policyholder(s) and 'you' means AEGON Ireland plc.

- a I/We certify that I am/we are the legal owner(s) of the policies and I am/we are fully entitled to give the above instructions and to receive the relevant payment. No other person has any legal rights to the policies or their proceeds.
- b I/we have read the explanation of the terms detailed in the note entitled 'Residence Definitions' attached .
- c I am/we are/the company is the policyholder in respect of which this declaration is being made.
- d I am/we are/the company is not resident or ordinarily resident in Ireland.
- e I/we/the company hereby undertakes to inform AEGON of any change in my/our/the company's country of residence during the life of the policies.

Date (dd/mm/yyyy)

Signature of policyholder(s)

X	X
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X	X
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X	X
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X	X
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## 5. Residence definitions

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### Residence – individual

An individual will be regarded as being resident in Ireland (the State) for a tax year if he/she:

1. spends 183 days or more in the State in that tax year (135 days for the 'short tax year' 6 April 2001 to 31 December 2001), or
2. has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year (280 days is reduced to 244 days in respect of the combined tax years, commencing on 6 April 2000 and 6 April 2001, and those commencing on 6 April 2001 and 1 January 2002)

Presence in a tax year by an individual of not more than 30 days (22 days for the 'short tax year' 6 April 2001 to 31 December 2001) in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at the end of the day (midnight).

### Ordinary residence – individual

The term 'ordinary residence', as distinct from 'residence', relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

For example, an individual who is resident in the State for the tax years:

- 6 April 2000 to 5 April 2001
- 6 April 2001 to 31 December 2001, and
- 1 January 2002 to 31 December 2002

will become ordinarily resident with effect from 1 January 2003.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2000/2001 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 1 January 2003 to 31 December 2003.

### Residence – company

A company which has its central management and control in Ireland (the State) is resident in the State irrespective of where it is incorporated. A company which does not have its central management and control in Ireland but which is incorporated in the State is resident in the State except where:

- the company or a related company carries on a trade in the State, and either the company is ultimately controlled by persons resident in EU member states or countries with which the Republic of Ireland has a double taxation treaty, or the company or a related company are quoted companies on a recognised stock exchange in the EU or in a tax treaty country, or
- the company is regarded as not resident in the State under a double taxation treaty between the Republic of Ireland and another country

It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and declarants are referred to the specific legislative provisions which are contained in section 23A of the Taxes Consolidation Act, 1997.

